

<i>SERFF Tracking Number:</i>	<i>USLI-125849631</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Liability Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PERS-HBP-08-10-R</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0002 Businessowners</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Home Business</i>		
<i>Project Name/Number:</i>	<i>PERS-HBP-08-10/PERS-HBP-08-10</i>		

Filing at a Glance

Company: United States Liability Insurance Company

Product Name: Home Business

SERFF Tr Num: USLI-125849631

State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability &
Non-Liability

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 05.0002 Businessowners

Co Tr Num: PERS-HBP-08-10-R

State Status: Fees verified and
received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Authors: Mark Miller, Patti Ivey

Disposition Date: 10/08/2008

Date Submitted: 10/08/2008

Disposition Status: Exempt from
Review

Effective Date Requested (New): On Approval

Effective Date (New): 10/08/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):
10/08/2008

State Filing Description:

General Information

Project Name: PERS-HBP-08-10

Project Number: PERS-HBP-08-10

Reference Organization:

Reference Title:

Filing Status Changed: 10/08/2008

State Status Changed: 10/08/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

As approximately 1 in 10 households operate some type of home-based business, there is tremendous growth potential for providing insurance that is tailored to meet the needs of home-based business owners. To service this insurance niche, we are filing to introduce a new product known as the HomeBiz Product. This product is designed to offer the home-based business supplementary coverage for exposures that are either limited or excluded by the ISO

SERFF Tracking Number: USLI-125849631 State: Arkansas
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Liability
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Homeowners product. Specifically, our product will offer business personal property protection above the ISO form's \$2,500 property limitation, to home-based businesses.

Company and Contact

Filing Contact Information

Mark Miller, State Filings Manager mmiller@usli.com
190 South Warner Road (888) 523-5545 [Phone]
Wayne, PA 19087-2191 (610) 688-4391[FAX]

Filing Company Information

United States Liability Insurance Company CoCode: 25895 State of Domicile: Pennsylvania
190 South Warner Road Group Code: 31 Company Type: Property & Casualty

PO Box 6700
Wayne, PA 19087-2191 Group Name: Berkshire Hathaway State ID Number:
Group
(888) 523-5545 ext. 586[Phone] FEIN Number: 23-1383313

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United States Liability Insurance Company	\$100.00	10/08/2008	23041916

SERFF Tracking Number: USLI-125849631 *State:* Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	10/08/2008	10/08/2008

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<i>Company Tracking Number:</i>	<i>PERS-HBP-08-10-R</i>		
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<i>Product Name:</i>	<i>Home Business</i>		
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Disposition

Disposition Date: 10/08/2008

Effective Date (New): 10/08/2008

Effective Date (Renewal): 10/08/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
United States Liability Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0002 Businessowners
	Liability		
Product Name:	Home Business		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Actuarial Support	Accepted for Informational Purposes	No
Rate	Rate Manual	Accepted for Informational Purposes	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	N/a

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
United States Liability Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Rate Manual		New	AR 10-7-08.pdf

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

A. COMPANY

Admitted: United States Liability Insurance Company

B. COVERAGES AVAILABLE

1. Liability

- a) Business Liability Coverage
Coverage is offered on the standard ISO coverage form. Liability coverage is provided on an occurrence basis.
- b) Professional Liability
This coverage is available only to the classes identified as eligible in the class listing. Coverage is restricted to \$25,000. No other class may receive this coverage and the limit cannot exceed \$25,000. This coverage is provided on a claims-made basis.
- c) Terrorism Coverage
We must offer terrorism coverage to all risks quoted. Applicant may except or reject this coverage.

2. Property

- a) Business Personal Property Coverage
We offer Business Personal Property coverage on an Actual Cash Value or a Replacement Cost basis.
- b) Business Income Coverage
Business Income Coverage is defined as the sum of net income (Net profit before income taxes); and continuing normal operating expenses, including payroll.

Extra Expense Insurance covers the necessary additional expenses undertaken to avoid or minimize the interruption of business by continuing business operations; or minimize the interruption of business if the insured cannot continue business operations.

We offer Business Income Coverage with Extra Expense Coverage. This valuable coverage is provided automatically under the Businessowners policy at a limit equal to 35% of the Business Personal Property limit. Higher limits are available up to the actual loss exposure during a 12-month basis.

- c) Equipment Breakdown Coverage
This is a comprehensive endorsement adding coverage for Boilers & Pressure Vessels, Mechanical Equipment, Electrical Equipment and Service Interruption. Equipment breakdown covers over 1,000 types of equipment including boilers, air conditioning units, telephone systems, refrigeration units, motors pumps, compressors, data processing equipment, business and communication equipment, electrical equipment and much more.

UNITED STATES LIABILITY INSURANCE GROUP

Home Business Underwriting Guidelines

d) The following coverage's are automatically provided by the Businessowners coverage form:

Coverage	Limit	Coverage	Limit
Fire Department Service Charge	\$1,000	Signs attached to the Building	\$1,000
Business Personal Property – automatic increase	25% during peak season	Valuable Papers & Records	\$10,000 On premises \$5,000 Off premises
Business Personal Property – not at premises	\$5,000	Personal Effects	\$2,500
Accounts Receivable	\$10,000 On premises \$5,000 Off premises	Money Orders & Counterfeit Paper Currency	\$1,000
Forgery and Alteration	\$2,500		

C. LIMITS AVAILABLE

Maximum Policy limits available are shown below.

1. Business Liability - \$1 Million per occurrence; \$2 Million aggregate
2. Property - \$100,000 for Business Personal Property; Building coverage is not available

D. PRICING

Base Rate Includes:

Business Personal Property - \$5000

Business Liability Limit - \$300,000

Deductible \$500

Apply Territorial Multiplier

Equipment Breakdown - \$100,000

Optional Coverage's

Additional Business Personal Property

Money & Securities

Increased Limits of Liability

Value Plus

ILF factor of 1.07 for \$500,000

ILF factor of 1.21 for \$1,000,000

Premium Computation

Compute the premium using the annual rates in effect at policy inception multiplied by the policy term and subject to the minimum premium per policy term. The annual policy minimum premium is **\$159**.

Term of Policy	Term Factor	Minimum Premium Factor*
3 months	.25	.70
6 months	.50	.80
9 months	.75	.90
12 months	1.00	1.00

* Minimum Premium Factors are not applicable for use in the state of CA or NY.

UNITED STATES LIABILITY INSURANCE GROUP

Home Business Underwriting Guidelines

MINIMUM PREMIUMS

General Liability

Territory	Hazard Group 1	Hazard Group 2	Hazard Group 3
3	\$151	\$109	\$109

Property - \$50

Rates for excess of \$5,000 per \$100 contents limit including BI.

Territory	Hazard Group 1	Hazard Group 2	Hazard Group 3
3	\$1	\$1	\$1

Rate for each additional \$1,000 of Annual Revenue above the first \$50,000 in Annual Revenue

Territory	Hazard Group 1	Hazard Group 2	Hazard Group 3
3	\$3.02	\$2.18	\$2.18

Business income above the basic coverage of 35% of the Business Personal Property limit, which is automatically included under the policy (Per \$100)

Territory	Hazard Group 1	Hazard Group 2	Hazard Group 3
3	\$1	\$1	\$1

Money and Securities Coverage

Monies and Securities Limit – On/Off Premises	Premium
\$1000/\$1000	\$30
\$2000/\$1000	\$59
\$3,000/\$1000	\$88
\$4000/\$1000	\$117
\$5000/\$2000	\$147
\$7500/\$2000	\$237
\$10000/\$5000	\$288

Value Plus

Add form BP-57. This coverage is only available when Special Cause of Loss is provided. Charge is \$175.

Terrorism Coverage Rates and Rules

New and Renewal Policy Rates

Terrorism Charge: The higher of \$100 Minimum Premium or 5% of the annual policy premium.

E. ENDORSEMENTS

1. BOP - Mandatory Forms and Endorsements

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

Form #	Edition	Description
BP 0003	07/02	Business Owners Coverage Form
BP 0417	07/02	Employment Related Practices Exclusion
BP 0430	07/02	Protective Safeguards
BP 0576	11/02	Limited Fungi or Bacteria Coverage (All states
BP-15	07/04	Business Income and Extra Expense Limit
BP-41	08/04	Exclusion – Property of Others
BP-42	08/04	Exclusion – Laundry and Dry Cleaning Damage
BP-48	05/04	Exclusion – Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus and Organic Pathogen (Property)
BP-49	08/04	Absolute Exclusion for Pollution, Organic Pathogen, Asbestos, Lead and Silica – all states except IL – see state exceptions
BP-77B	06/06	Amendment of Premium Audit Conditions
BP-78	05/05	Exclusion - Violation of Statutes that Govern E-mails, Faxes, Phone Calls, or Other Methods of Sending Material or Information – All states except IL. Not approved for use in IL
BP-85	01/06	Punitive or Exemplary Damages Exclusions
BP-88	04/06	Expanded Definition of Bodily Injury
BP-90	07/06	Amendatory Endorsement – All states except IL. See state exceptions for IL.
CL 150	10/03	Business owners Liability Coverage Declarations
L-367	08/03	Minimum Earned Premium Endorsement
L-610	11/04	Expanded Definition of Bodily Injury
NTE	01/08	Notice of Terrorism Exclusion (Attach only if TRIADN not signed by insured)
TRIADN	01/08	Disclosure Notice of Terrorism Insurance Coverage (Attach only if signed by insured)

2. BOP - State Specific Forms – Admitted

State	Form #	Edition	Description	Mandatory or Optional
AR	BP 01 53	02/07	Arkansas Changes	Mandatory

3. Optional Forms and Endorsements

See [Appendix E](#) for list of Additional Insured Endorsements

Form #	Edition	Description
BP-1	05/04	Business Income & Extra Expense Exclusion
BP-10	05/04	Theft Limitation
BP-13	05/04	Tanning Exclusion
BP-14	11/06	Theft Exclusion – Do not use in CO, UT, WI, or WY – see state exceptions
BP-17	05/04	Hired Auto/Non-Owned Auto Liability – all states except IL and WI (coverage not permitted in WI) For IL – see state exceptions
BP-19	04/06	Firearms Exclusion
L-461	11/07	Assault and Battery Exclusion
BP-30	05/04	Special Events Exclusion Exception for Scheduled Events – all states except OH
BP-44	08/04	Exclusion – Loss or Damage by Theft of Certain Items
BP-45	08/04	Basement or Below Grade Level Water Damage Exclusion
BP-47	08/08	Equipment Breakdown Enhancement Endorsement – all states

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

Form #	Edition	Description
		except CA, CO , MT – see state exceptions
BP-54	06/04	Windstorm and Hail Exclusion – See Coastal Wind and Hail Guidelines for required usage. Not approved for use in CA.
BP-57	05/04	Business owners Value Plus Endorsement – all states except IA – see state exceptions
BP-58	03/04	Animal Exclusion – not approved for use in Illinois
BP-59	03/04	Exclusion – Athletic Activity or Sport Participants
BP-72	02/05	Business Income & Extra Expense Coverage Limitation
BP-79	05/05	Exclusion - Designated Products – Not approved for use in CO
BP-86	03/06	Absolute Liquor Liability Exclusion
BP-92	11/06	Mortgagee/Loss Payable Provision
BP-93	01/07	Business owners Value Endorsement
BP 0312	07/02	Windstorm and Hail Percentage Deductible
BP 0401	07/02	Comprehensive Business Liability Exclusion
BP 0412	07/02	Limitation of Coverage to Designated Premise
BP 0437	07/02	Exclusion – Personal and Advertising Injury
BP 0438	07/02	Medical Expenses – Exclusion
BP 0455	07/02	Business Liability Coverage – Tenants Liability
BP 0485	07/02	Functional Business Personal Property
BP 1009	07/02	Named Perils
BP 1203	07/02	Loss Payable Provisions
BP-6	05/04	Additional Insured – Grantor of Franchise
BP0402	07/02	Additional Insured - Managers or Lessors of Premises
BP0406	07/02	Additional Insured - Controlling Interest
BP0407	07/02	Additional Insured - State or Political Subdivision – Permit relating to premises
BP0409	07/02	Additional Insured - Mortgagee, Assignee or Receiver
BP0411	07/02	Additional Insured - Co-Owner of Insured Premises
BP0416	07/02	Additional Insured – Lessor of Leased Equipment
BP0448	07/02	Additional Insured – Designated Person or Organization
BP0452	07/02	Additional Insured – State or Political Subdivisions - Permits

4. Terrorism Forms

If Terrorism Coverage **not purchased** attach the following forms:

Admitted or Non Admitted	States	Form	Description
Admitted	AR	BP 104 (01/08)	Exclusion of Certified Acts of Terrorism

If Terrorism Coverage **is purchased** attach the **above exclusions and following forms:**

Admitted or Non-Admitted	States	Form	Description
Admitted	All States	L541 (01/08)	Extension of Terrorism Coverage

5. Professional Optional Forms and Endorsements

Form Number	Edition	Description
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UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

HBP-100	05/08	Integration Endorsement
HBP-101	8/08	Exclusion Financial Services Exclusion
HBP-102	07/08	Claims Adjuster Exclusion
HBP-103	8/08	Travels Agents Exclusion
HBP-104	8/08	Reprinting Cost Exclusion
HBP-105	8/08	Professional Services Exclusion
HBP-106	8/08	Franchisor Operations Exclusion
HBP-107	8/08	Retroactive Date Endorsement
HBP-108	8/08	Insurance Risk Managers Endorsement
HBP-109	8/08	Products and Completed Operations Exclusion
BP-117	06/08	Section IV – Errors and Omissions Liability Insurance Coverage Form

F. ADDITIONAL INSURED (AI)

Premium charge = \$20 per additional insured

Form #	Description
BP-6	Additional Insured – Grantor of Franchise
BP0402	Additional Insured - Managers or Lessors of Premises
BP0406	Additional Insured - Controlling Interest
BP0407	Additional Insured - State or Political Subdivision – Permit relating to premises
BP0409	Additional Insured - Mortgagee, Assignee or Receiver
BP0411	Additional Insured - Co-Owner of Insured Premises
BP0416	Additional Insured – Lessor of Leased Equipment
BP0448	Additional Insured – Designated Person or Organization
BP0452	Additional Insured – State or Political Subdivisions - Permits

G. ELIGIBLE CLASS LIST

Class (rate group)	Hazard Group	Class (rate group)	Hazard Group
Abstracting and Indexing Service *	3	Computer Consultants and Trainers	2
Accounting Service *	3	Computer Repair	1
Adjuster - Independent Claims Adjuster	2	Computer Sales	2
Adjuster - Public Claims Adjuster *	2	Computer Service Bureau	2
Administrative Support Service	3	Cosmetic Sales (Avon, Mary Kay, etc...)	2
Advertising Agency/Advertising Specialty Items Sales	1	Cost Containment Consultant	2
Answering Service	3	Court Reporter	3
Antique Gallery Shop	2	Crafts – excluding manufacturing/distribution of candles made by individuals	2
Appraisal Service	3	Damage Appraiser	2
Antique Gallery/Art Studio	2	Dance Instructors	2
Artists Supplies	2	Database Management	3

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

Class (rate group)	Hazard Group	Class (rate group)	Hazard Group
Association Management Service	3	Desktop Publishing	3
Auctioneers – Away from insured's premises	2	Draftsmen	3
Audit Service (Non-Financial)	3	Dry Food Products/Mixes Vendor	2
Background Checking/Screening Service	2	Editorial Service/Proofreaders	3
Bakeries	1	Education Consultant	2
Balloon Art	3	Embroidery	3
Barber Supplies	2	Employment Agency *	1
Barbers	1	Energy Consultant *	2
Beauticians	1	Engraving	3
Beauty Supplies	2	Event Planner	3
Billing Service *	3	Expediting Service	1
Book/Magazine Distributor	2	Expert Witness Consultant	3
Bookbinding	2	Financial Planning – exclude discretionary trading authority and/or access to customer funds *	3
Bookkeeping Service	3	Floral Arrangement	2
Calligraphy	3	Food Broker	3
Camera/Photography Sales or Repair	2	Food Supplements/Vitamins	1
Candle Sales, excluding sales of candles made by individuals	2	Fund Raising Services	3
Candy/Nut Confections	2	Furniture Refinishers	2
Car Detailer	2	Games Puzzles Vendor	2
Cell Phone/Pager Sales	2	Genealogists	3
Ceramics	2	Gift Delivery Service (balloons, gift baskets, etc...)	3
Clock or Watch Repair	2	Gift Shop – excluding manufacturing/distribution of candles made by individuals	2
Clowns, Magicians, Entertainers excluding Bands & Disc Jockeys	1	Glassware	2
Coaching Service	3	Grant Writing Service	3
Compliance Consultant *	1	Graphic Artist/Designer *	3
Handicrafts - excluding manufacturing/distribution of candles made by individuals	2	Professional Speakers	3
Hearing Aid Sales *	2	Public Relations Consultant	3
Hobby & Model Supplies, excluding explosives & propellants	2	Publisher *	3
Household Products – (Amway, Fuller Brush, etc...)	2	Real Estate Agents *	2
Human Resource Consultant	2	Registered Agent	3
Information Search Retrieval	3	Religious Goods *	2
Insurance Agents *	2	Resume Service	3
Insurance Inspector	3	Retail Toy Sales	2
Insurance Risk Manager	3	Rubber Stamp Business	3
Interior Decorating	2	Scrapbooking	2
Interior Window Treatments	2	Secretarial Service *	3
Interpreters	2	Shoe Repair	3
Inventory Control Specialist	3	Sign Painting	2
Jewelry (Costume)	2	Stationary	3
Kitchen Supplies (Tupperware, etc...)	2	Statistical Consultant	2
Ladies/Girls Clothing, Accessories *	2	Stenciling	3
Leather Goods *	2	Tailoring, Alterations, Seamstresses	2
Lingerie	2	Tax Preparer	3
Loan Origination Service *	3	Taxidermist	3

UNITED STATES LIABILITY INSURANCE GROUP
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Class (rate group)	Hazard Group	Class (rate group)	Hazard Group
Locksmith *	2	Teachers/Tutors except sports, physical education, industrial or martial arts	1
Management Consultant	2	Telecommunications Consultant	2
Market Research *	3	Telemarketing, Telephone Solicitation	3
Marketing Consultant	2	Toner Cartridge Recharging	3
Mediator	3	Training Specialist/Seminar Conductor *	3
Medical Claims Processing/Transcriptionist *	3	Transcribing, Court Reporters	3
Men's/Boy's Clothing Accessories	2	Translators	3
Models	3	Travel Agent	3
Monogramming	3	Trophy Sales	2
Mortgage Field Inspection	2	TV/VCR Repair	3
Musical Instrument Sales/Repair	2	Upholsterer	2
Newspaper/Magazine/Book Delivery	2	Video & Music Sales/Rental *	2
Notary Public	3	Videotaping, Dubbing, Editing	2
Office Supplies Vendor	2	Vinyl/Leather Repair	2
Paper Goods	2	Wedding & Party Planners	3
Paralegal	3	Wedding cake and/or Cookie Sales	1
Pay Telephone Provider	3	Wood Furniture Crafters	3
Personal Care Products	2	Wood Products excluding toys and furniture making	2
Personal Fitness Trainer	1	Word Processing	3
Personal Image Consultant	3	Writers/Authors	2
Personalized Books & Gifts	3		
Pet Sitters	1		
Photographer	1		
Picture Framing	2		
Prepaid Calling Card Vendor, Excluding Sales from Vending Machines	2		
Print Broker	3		
Printer	3		
Professional Organizer	3		

*Not eligible for Professional Liability coverage

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

F. TERRITORIES

State	Zip Code (1 st 3 digits)	Terr		State	Zip Code (1 st 3 digits)	Terr
AL	365, 366 ROS	1 3		NV	Entire State	3
AZ	Entire State	3		NJ	070, 071, 084 081, 086 ROS	1 3 2
AR	Entire State	3		NC	Entire State	3
CO	Entire State	3		OH	Entire State	3
CT	065 064, 066, 069 ROS	1 3 2		OK	731, 741 ROS	3 2
DC	Entire State	1		OR	Entire State	3
ID	Entire State	3		RI	Entire State	2
IL	600, 603, 605, 606 ROS	1 3		SC	294, 295 ROS	2 3
IN	Entire State	3		SD	Entire State	3
KS	Entire State	3		TN	Entire State	3
KY	Entire State	3		TX	770-775, 750-753, 760, 761, 776-778 ROS	1 2
ME	Entire State	3		UT	Entire State	3
MD	Entire State	3		VT	Entire State	3
MA	010, 011, 016 ROS	3 2		VA	Entire State	3
MN	Entire State	3		WI	Entire State	3
MO	Entire State	3		WY	Entire State	3
MT	Entire State	3				
NE	Entire State	3				
DE	Entire State	3				
GA	Entire State	3		NY	100-104, 110-119, 122 ROS	1 1 2
IA	Entire State	3		ND	Entire State	3
MI	482 ROS	2 3		PA	191 151 ROS	1 2 3
MS	395 ROS	2 3		WA	Entire State	3
NM	Entire State	3		FL	330-332 ROS	1 2
CA	900-908, 916, 919-921, 940, 941, 943-948, 950, 951,			NH	Entire State	2

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

	962-966	1				
	910-915, 917, 918,					
	924-933, 937-939,					
	942, 952-954, 958	2				
	ROS	3				